

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:

Chapter 13

Rosiland Givens

No. 09-48357

Debtor

Hon. Bruce W. Black

**NOTICE OF FILING OF RESPONSE TO NOTICE OF FINAL CURE AND
OBJECTION TO NOTICE OF FINAL CURE**

To: See attached Service List

PLEASE TAKE NOTICE that on March 19, 2014, I filed the attached Response to Notice of Final Cure and Objection to Notice of Final Cure, a copy of which is hereby served upon you.

_____/s/ John C. Crees

Certificate of Service

The undersigned certifies that he served a copy of the Notice of Filing and Response to Notice of Final Cure and Objection to Notice of Final Cure on the Debtor by depositing same in the United States mail at 65 E. Wacker Place, Chicago, Illinois 60601 at 5:00 p.m. with proper postage prepaid and via electronic notification on Molly C Stojanov and Glenn B Stearns on March 19, 2014.

_____/s/ John C. Crees

John C. Crees - Kluever & Platt, LLC
65 E. Wacker Place, Ste. 2300
Chicago, IL 60601
312-236-0077

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

SERVICE LIST

Rosiland Givens
1225 Linne St.
Joliet, IL 60433

Glenn B Stearns
801 Warrenville Road
Lisle, IL 60532

Molly C Stojanov
M.C. Law Group, P.C.
1256 W. Jefferson, Ste. 201
Joliet, IL 60435

**NOTICE REQUIRED BY THE FAIR DEBT COLLECTION
PRACTICES ACT, (the "Act"), 15 U.S.C. § 1601**

WE UNDERSTAND THAT ROSILAND GIVENS (THE "DEBTOR(S)") ARE/IS UNDER THE PROTECTION OF THE BANKRUPTCY CODE. THIS NOTICE IS NOT A REQUEST FOR PAYMENT AND IS SENT SOLELY FOR INFORMATIONAL PURPOSES.

1. Kluever & Platt, LLC (the "Firm") is a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Rosiland Givens
c/o Molly C Stojanov
M.C. Law Group, P.C.
Joliet, IL 60435

2. The creditor is the Movant of the attached pleading. The creditor as named in the attached Response is the creditor to whom the debt is owed.

3. The amount of the debt is stated in the attached Response. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown in the Response to your mortgage servicer, an adjustment may be necessary after they receive your check. If you are represented by counsel and need further information, please have your attorney contact our office. If, on the other hand, you are not represented by counsel and require further information, please contact our office.

4. The debt described in the Response and evidenced by the copy of the mortgage and note will be assumed to be valid by the Firm, unless the debtor(s), within thirty days of the receipt of this notice, dispute(s) the validity of the debt, or some portion thereof.

5. If the debtor(s) notify the Firm in writing (at the address below in paragraph 8) within thirty days of receipt of this notice that the debt or any portion thereof is disputed, the Firm will obtain verification of the debt and a copy of the verification will be mailed to the debtor(s) by our Firm.

6. If the creditor named in the attached Response is not the original creditor, and if the debtor(s) make(s) a written request to the Firm within thirty days of receipt of this notice, the Firm will mail the name and address of the original creditor to the debtor(s).

7. The above described rights pertains to your dealings with the Firm as a debt collector. It does not affect your dealings with the court, and in particular it does not change the time at which you must object to the Response. The notice of the motion/other pleading is a command from the court, not from the Firm, and you must follow its instructions even if you dispute the validity or amount of the debt. The advice in this notice does not affect the Firm's relations with the court and we may file papers in the suit according to the court's rules and the judge's instructions.

8. Written requests should be addressed to Kluever & Platt, LLC, 65 E. Wacker Place, Ste. 2300, Chicago, IL 60601. Telephone 312-236-0077.